

<i>SERFF Tracking Number:</i>	<i>HUMA-126270717</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Humana Insurance Company</i>	<i>State Tracking Number:</i>	<i>43262</i>
<i>Company Tracking Number:</i>	<i>AR-07-2009</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement - Standard Plans</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
<i>Product Name:</i>	<i>Individual Medicare Supplement Plans</i>		
<i>Project Name/Number:</i>	<i>CUNA 2010 AEP Mailings/AR-07-2009</i>		

## Filing at a Glance

Company: Humana Insurance Company

Product Name: Individual Medicare Supplement  
Plans

TOI: MS051 Individual Medicare Supplement - SERFF Status: Closed-Filed State Tr Num: 43262

Standard Plans

Sub-TOI: MS051.001 Plan A

Co Tr Num: AR-07-2009

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Michele Zabel, Dennis

Disposition Date: 08/20/2009

Cowart, Paula Williamson, Adrianna  
Maki

Date Submitted: 08/18/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: CUNA 2010 AEP Mailings

Status of Filing in Domicile: Not Filed

Project Number: AR-07-2009

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: Resubmission

Previous Filing Number: AR-05-2009

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/20/2009

Explanation for Other Group Market Type:

State Status Changed: 08/20/2009

Deemer Date:

Created By: Adrianna Maki

Submitted By: Adrianna Maki

Corresponding Filing Tracking Number: AR-07-2009

Filing Description:

Humana Insurance Company is submitting the attached marketing materials for your review and approval. The forms are institutional advertising that will be utilized by CUNA Mutual and its affiliated credit unions. The letters will be sent to credit union members on the following dates: October 26 (C0006\_GHA05NZHH), November 9 (C0006\_GHA05O0HH) and November 27 (C0006\_GHA05O1HH). The bucksliip (C0006\_GHA05O2HH) will be included with each mailing. The enclosed forms do not contain plan or benefit information about Humana's individual Medicare supplement policies

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offered.

#### Forms:

C0006\_GHA05NZHH – Solicitation Letter  
C0006\_GHA05O0HH – Solicitation Letter  
C0006\_GHA05O1HH – Solicitation Letter  
C0006\_GHA05O2HH – Buckslip

These materials have been filed with the Centers for Medicare & Medicaid Services for approval. CMS requires identification of contract type on all materials used as a solicitation on behalf of the plans described. The M0006 represents Medicare Advantage contracts and the C0006 represents PDP contracts. These contract identifiers must be included immediately in front of the form number to satisfy CMS requirements.

CUNA Mutual has an agreement to market Humana Medicare Advantage, Prescription Drug Plan and Medicare Supplement products. The materials will be mailed by CUNA and all sales will be made by CUNA agents. All correspondence is from CUNA. The non-commissioned representatives are licensed agents. Because the items reference Humana products we have assumed the responsibility of filing with CMS and the Departments of Insurance.

Policy forms AR-MESA, AR-MESB, AR-MESC, AR-MESF, AR-MESF(HD), AR-MESK, and AR-MESL.

## Company and Contact

#### Filing Contact Information

Adrianna Maki, Compliance Analyst	amaki@humana.com
500 West Main Street	502-580-1000 [Phone]
Louisville, KY 40202	

#### Filing Company Information

Humana Insurance Company	CoCode: 73288	State of Domicile: Wisconsin
1100 Employers Boulevard	Group Code: 119	Company Type: Life & Health
Green Bay, WI 54344	Group Name:	State ID Number:
(800) 558-4444 ext. [Phone]	FEIN Number: 39-1263473	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$80.00

*SERFF Tracking Number:* HUMA-126270717      *State:* Arkansas  
*Filing Company:* Humana Insurance Company      *State Tracking Number:* 43262  
*Company Tracking Number:* AR-07-2009  
*TOI:* MS051 Individual Medicare Supplement -      *Sub-TOI:* MS051.001 Plan A  
Standard Plans  
*Product Name:* Individual Medicare Supplement Plans  
*Project Name/Number:* CUNA 2010 AEP Mailings/AR-07-2009  
**Retaliatory?** Yes  
**Fee Explanation:** \$20/form X 4 forms

(Fee already submitted on 7/31/2009 via EFT in filing HUMA-126250556 / AR-05-2009)

**Per Company:** No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Humana Insurance Company	\$0.00	08/18/2009	

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Stephanie Fowler	08/20/2009	08/20/2009

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## Disposition

Disposition Date: 08/20/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Form</b>	CUNA 2010 AEP Letter 1	Filed	Yes
<b>Form</b>	CUNA 2010 AEP Letter 2	Filed	Yes
<b>Form</b>	CUNA 2010 AEP Letter 3	Filed	Yes
<b>Form</b>	CUNA 2010 AEP Buckslip	Filed	Yes

SERFF Tracking Number: HUMA-126270717 State: Arkansas

Filing Company: Humana Insurance Company State Tracking Number: 43262

Company Tracking Number: AR-07-2009

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans

Product Name: Individual Medicare Supplement Plans

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## Form Schedule

### Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 08/20/2009	GHA05NZ HH	Advertising	CUNA 2010 AEP Letter 1	Initial		0.000	GHA05NZHH (1026 LTR).pdf
Filed 08/20/2009	GHA05O0 HH	Advertising	CUNA 2010 AEP Letter 2	Initial		0.000	GHA05O0HH (1109 LTR).pdf
Filed 08/20/2009	GHA05O1 HH	Advertising	CUNA 2010 AEP Letter 3	Initial		0.000	GHA05O1HH (1127 LTR).pdf
Filed 08/20/2009	GHA05O2 HH	Advertising	CUNA 2010 AEP Buckslip	Initial		0.000	GHA05O2HH (Buckslip).pdf

**You can call us right now even before...** ➤

**THIS ELECTION PERIOD BEGINS:**  
November 15, [2009]

**Important Reminder for Members of:**  
**[STUVWXYZ Company Community Federal Credit Union]**

\*\*AUTO\*\* DIGIT\*\* LINE\*\*

[John Thomas Benjamin Kolakowski-Anderson  
123 Main Street  
Second Address  
Anytown US 12345-6789]



[STUVWXYZ Company Community Federal Credit Union] knows that choosing your Medicare plan options can be confusing.

That's why we've partnered with the team of Humana and CUNA Mutual Group to help you explore your options and choose what is best for you.

Dear [John Thomas Benjamin Kolakowski-Anderson],

During the upcoming **Medicare Annual Election Period (November 15 through December 31)**, you can make the Medicare health plan choices and changes that you need. It's difficult, though, to sort out all your options, and what is best for your needs. So when — and how — do you begin this process?

Thanks to [STUVWXYZ Company Community Federal Credit Union], you have a great way of starting the process today. That's because your credit union has partnered with Humana (a company dedicated to serving Medicare needs) and CUNA Mutual (a company dedicated to serving credit union member needs) to help you understand all your options and make the right decisions based on your personal needs. Right now, you can...

**Get a No-Cost Medicare Consultation  
From a Non-Commissioned Representative**

Let our knowledgeable and non-commissioned representatives walk you through your various Medicare plan options — from Medicare Supplement insurance plans\*...to “All-In-One” Medicare Advantage plans...to Medicare Prescription Drug plans...and more. The goal of our friendly licensed representatives is to help you determine which option would best suit your personal situation.

**Make It Easy on Yourself...Call Us Toll Free Today**

Now — even before the Medicare Annual Election Period begins — would be an ideal time to just pick up the phone to receive your no-cost Medicare consultation. Call **[1-877-774-8570 (TTY 1-866-205-6207) from 8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST]**. Just this one free call could save you time and money.

Sincerely,

Jeffrey R. Hunt

Jeffrey R. Hunt, CFP®  
Consumer Program Manager  
Licensed Insurance Representative, CUNA Mutual Insurance Agency

**P.S.** The Medicare Annual Election Period that allows you to choose how you wish to receive your [2010] benefits begins **November 15, [2009]**. Now is not too early to get started on making the best possible choices for your personal situation. Call us for your no-cost consultation today. [Be sure to mention **Invitation Code 000-0000-0** when you call.]

(over, please) ➤

**Call Us Toll Free Today: [1-877-774-8570 (TTY 1-866-205-6207)**  
**8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST**  
**[www.creditunionhealthcare.com](http://www.creditunionhealthcare.com)]**



## Here Are Some QUESTIONS You May Have...

**Q. Does Medicare Parts A and B cover all your medical expenses?**

**A.** No, it covers only part of your medical and hospital expenses so it may leave you with bills to pay. There are a variety of Medicare health plan options that provide you with more benefits and services than Medicare Parts A and B.

**Q. Can you switch your Medicare health plans?**

**A.** Absolutely. You can switch right over the telephone. Just call us toll free: [1-877-774-8570 (TTY 1-866-205-6207) 8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST.]

**Q. What part does your credit union play in the election of Medicare health plans?**

**A.** Your credit union recognizes a need for its members to get advice and have affordable and easy Medicare solutions. That's why it has partnered with CUNA Mutual and Humana to make this offer available to members that are eligible for Medicare.

### Who Is Humana?

- ◆ One of the nation's largest publicly traded health and supplemental benefits companies.
- ◆ Fortune [100] company with nearly [50] years' experience in the health industry. <sup>1</sup>
- ◆ Insures more than [10,000,000] medical members, including more than [3,000,000] Medicare Advantage and stand-alone prescription drug plan members. <sup>2</sup>
- ◆ Focuses on health and wellness by offering programs in the areas of wellness and chronic disease management.

### Who Is CUNA Mutual?

- ◆ For over [70] years, CUNA Mutual has been serving credit unions and their members.
- ◆ The insurance companies of CUNA Mutual insure over [10,000,000] credit union members nationwide.<sup>3</sup>
- ◆ Has an ["A" (Excellent)] rating for financial stability and operating performance from A.M. Best Company, one of the nation's leading insurance analysts. ("A" is the third highest rating out of a possible 16.)<sup>4</sup>

1. <http://money.cnn.com/magazines/fortune/fortune500/2009/>

2. [Medicare Advantage, Cost, PACE, Demo, and Prescription Drug Plan Organizations, 2009.]

3. Q1 2009 CUNA Mutual Member Customer Counts

4. A.M. Best 2009

Medicare-approved HMO, PPO, PDP, and PFFS plans are available to anyone entitled to Part A or enrolled in Part B of Medicare through age or disability (for Medicare Advantage plans, individuals must have both Part A and Part B). You must continue to pay your Medicare-applicable premiums if not otherwise paid for under Medicaid or by another third party. Enrollment period restrictions apply, call Humana for details: Toll-free [1-800-457-4708 (TTY 1-877-833-4486) 8 a.m. – 8 p.m., seven days a week.]

Medicare Supplement insurance plans are insured by:

Humana Insurance Company

Humana Insurance Company of Kentucky – in Kentucky

Humana Health Benefit Plan of Louisiana, Inc. – in Louisiana

Medicare Supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program. **This is a solicitation of Medicare Supplement insurance and you may be contacted by a licensed agent.** Medicare Supplement insurance is available to those enrolled in Parts A and B of Medicare due to age and is also available in some states to under age 65 disabled Medicare recipients. Coverage is limited to Medicare-eligible expenses. Policy form series MES (in ID, policy forms: ID-MESA, ID-MESB, ID-MESC, ID-MESF, ID-MESF(HD), ID-MESK, and ID-MESL; in TN, policy forms: TN-MESA, TN-MESB, TN-MESC, TN-MESF, TN-MESF(HD), TN-MESK, and TN-MESL).

The Medicare Supplement insurance plans offered are not a deposit and are not federally insured. These coverages are not sold or guaranteed by your credit union. Your credit union enables this program to be offered and is entitled to compensation from CUNA Mutual Group for doing so. CUNA Mutual agents are salaried and receive no commissions. In rare circumstances, you may speak with an agent from Humana, and Humana agents do receive commissions. To stop receiving offers from CUNA Mutual Group, please call [1-866-862-1819 (TTY 1-866-205-6207) 8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST.]

Be sure to call us right away since... ➤

THIS ELECTION PERIOD BEGINS:  
November 15, [2009]

Important Reminder for Members of:  
[STUVWXYZ Company Community Federal Credit Union]  
\*\*AUTO\*\* DIGIT\*\* LINE\*\*  
[John Thomas Benjamin Kolakowski-Anderson  
123 Main Street  
Second Address  
Anytown US 12345-6789]  
[Barcode]

[STUVWXYZ Company Community Federal Credit Union] knows that choosing your Medicare plan options can be confusing.

That’s why we’ve partnered with the team of Humana and CUNA Mutual Group to help you explore your options and choose what is best for you.

Dear [John Thomas Benjamin Kolakowski-Anderson],

During the **Medicare Annual Election Period (November 15 through December 31)**, you can make the Medicare health plan choices and changes that you need. It’s difficult, though, to sort out all your options, and what is best for your needs. So, where do you begin?

Thanks to [STUVWXYZ Company Community Federal Credit Union], you have a great start. That’s because your credit union has partnered with Humana (a company dedicated to serving Medicare needs) and CUNA Mutual (a company dedicated to serving credit union member needs) to help you understand all your options and make the right decisions based on your personal needs. Now, in the privacy and comfort of your own home, you can...

**Get a No-Cost Medicare Consultation  
From a Non-Commissioned Representative**

Let our knowledgeable and non-commissioned representatives walk you through your various Medicare plan options—from Medicare Supplement plans\*...to “All-In-One” Medicare Advantage plans...to Medicare Prescription Drug plans...and more. The goal of our friendly licensed representatives is to help you determine which option would best suit your personal situation.

**Make It Easy on Yourself...Call Us Toll Free Today**

Now—while this Medicare Annual Election Period is underway—would be an ideal time to just pick up the phone to receive your no-cost Medicare consultation. Call **[1-877-774-8570 (TTY 1-866-205-6207) from 8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST]**. Just this one free call could save you time and money.

Sincerely,



Jeffrey R. Hunt, CFP®  
Consumer Program Manager  
Licensed Insurance Representative, CUNA Mutual Insurance Agency

**P.S.** The Medicare Annual Election Period that allows you to choose how you wish to receive your [2010] benefits begins **November 15, [2009]**. So, now is the time to get started on making the best possible choices for your personal situation. Call us for your no-cost consultation today. [Be sure to mention **Invitation Code 000-0000-0** when you call.]

(over, please) ➤

**Call Us Toll Free Today: [1-877-774-8570 (TTY 1-866-205-6207)  
8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST  
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## Here Are Some QUESTIONS You May Have...

**Q. Does Medicare Parts A and B cover all your medical expenses?**

**A.** No, it covers only part of your medical and hospital expenses so it may leave you with bills to pay. There are a variety of Medicare health plan options that provide you with more benefits and services than Medicare Parts A and B.

**Q. Can you switch your Medicare health plans?**

**A.** Absolutely. You can switch right over the telephone. Just call us toll free: [1-877-774-8570 (TTY 1-866-205-6207) 8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST.]

**Q. What part does your credit union play in the election of Medicare health plans?**

**A.** Your credit union recognizes a need for its members to get advice and have affordable and easy Medicare solutions. That's why it has partnered with CUNA Mutual and Humana to make this offer available to members that are eligible for Medicare.

### Who Is Humana?

- ◆ One of the nation's largest publicly traded health and supplemental benefits companies.
- ◆ Fortune [100] company with nearly [50] years' experience in the health industry. <sup>1</sup>
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Medicare Supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program. **This is a solicitation of Medicare Supplement insurance and you may be contacted by a licensed agent.** Medicare Supplement insurance is available to those enrolled in Parts A and B of Medicare due to age and is also available in some states to under age 65 disabled Medicare recipients. Coverage is limited to Medicare-eligible expenses. Policy form series MES (in ID, policy forms: ID-MESA, ID-MESB, ID-MESC, ID-MESF, ID-MESF(HD), ID-MESK, and ID-MESL; in TN, policy forms: TN-MESA, TN-MESB, TN-MESC, TN-MESF, TN-MESF(HD), TN-MESK, and TN-MESL).

The Medicare Supplement insurance plans offered are not a deposit and are not federally insured. These coverages are not sold or guaranteed by your credit union. Your credit union enables this program to be offered and is entitled to compensation from CUNA Mutual Group for doing so. CUNA Mutual agents are salaried and receive no commissions. In rare circumstances, you may speak with an agent from Humana, and Humana agents do receive commissions. To stop receiving offers from CUNA Mutual Group, please call [1-866-862-1819 (TTY 1-866-205-6207) 8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST.]

Be sure to call us right away since... ➤

THIS ELECTION PERIOD ENDS:  
December 31, [2009]

Important Reminder for Members of:  
[STUVWXYZ Company Community Federal Credit Union]  
\*\*AUTO\*\* DIGIT\*\* LINE\*\*  
[John Thomas Benjamin Kolakowski-Anderson  
123 Main Street  
Second Address  
Anytown US 12345-6789]  
[Barcode]

[STUVWXYZ Company Community Federal Credit Union] knows that choosing your Medicare plan options can be confusing.

That’s why we’ve partnered with the team of Humana and CUNA Mutual Group to help you explore your options and choose what is best for you.

Dear [John Thomas Benjamin Kolakowski-Anderson],

The Medicare Annual Election Period is ending soon...**December 31, [2009]**. So, you don’t want to miss out on the chance to receive expert, no-cost help with sorting out all your plan options and deciding on the best choices for your particular needs.


As you may recall from our recent letter, [STUVWXYZ Company Community Federal Credit Union] has partnered with Humana (a company dedicated to serving Medicare needs) and CUNA Mutual (a company dedicated to serving credit union member needs) to help you understand all your options and make the right decisions based on your personal needs. Now, in the privacy and comfort of your own home, you can...

Get a No-Cost Medicare Consultation  
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Let our knowledgeable and non-commissioned representatives walk you through your various Medicare plan options—from Medicare Supplement plans\*...to “All-In-One” Medicare Advantage plans...to Medicare Prescription Drug plans...and more. The goal of our friendly licensed representatives is to help you determine which option would best suit your personal situation.

Since the Election Period Is Ending Soon...Call Us Toll Free Today

Time is running out before the Medicare Annual Election Period ends! So, you’ll want to pick up the phone today in time for us to help you with your Medicare plan decisions. This one free call could save you time and money. Call [1-877-774-8570 (TTY 1-866-205-6207) from 8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST] for a no-cost consultation.

Sincerely,  


Jeffrey R. Hunt, CFP®  
Consumer Program Manager  
Licensed Insurance Representative, CUNA Mutual Insurance Agency

**P.S. Don’t Delay!** The Medicare Annual Election Period ends on **December 31, [2009]** and that’s right around the corner. Call us now for a no-cost, no-obligation consultation so we can help you make the best [2010] Medicare plan choices for you. [Be sure to mention **Invitation Code 000-0000-0** when you call.]

(over, please) ➤

**Call Us Toll Free Today: [1-877-774-8570 (TTY 1-866-205-6207)**  
**8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST**  
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Medicare Supplement insurance plans are insured by:

Humana Insurance Company

Humana Insurance Company of Kentucky – in Kentucky

Humana Health Benefit Plan of Louisiana, Inc. – in Louisiana

Medicare Supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program. **This is a solicitation of Medicare Supplement insurance and you may be contacted by a licensed agent.** Medicare Supplement insurance is available to those enrolled in Parts A and B of Medicare due to age and is also available in some states to under age 65 disabled Medicare recipients. Coverage is limited to Medicare-eligible expenses. Policy form series MES (in ID, policy forms: ID-MESA, ID-MESB, ID-MESC, ID-MESF, ID-MESF(HD), ID-MESK, and ID-MESL; in TN, policy forms: TN-MESA, TN-MESB, TN-MESC, TN-MESF, TN-MESF(HD), TN-MESK, and TN-MESL).

The Medicare Supplement insurance plans offered are not a deposit and are not federally insured. These coverages are not sold or guaranteed by your credit union. Your credit union enables this program to be offered and is entitled to compensation from CUNA Mutual Group for doing so. CUNA Mutual agents are salaried and receive no commissions. In rare circumstances, you may speak with an agent from Humana, and Humana agents do receive commissions. To stop receiving offers from CUNA Mutual Group, please call [1-866-862-1819 (TTY 1-866-205-6207) 8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST.]



# Need Help Making Your Medicare Decisions?

**Call us today to find out which of these options are right for you:**

- ❖ **Medicare Supplement Plans**—a type of supplemental insurance that helps you pay costs not covered by Medicare Parts A and B.
- ❖ **Medicare Advantage Plans**—health plan options that allow you to obtain Medicare plans from private companies, approved by Medicare. Many plans offer prescription drug coverage, as well as dental and vision coverage.
- ❖ **Prescription Drug Plans**—“stand-alone” insurance plans that help pay for medications a doctor prescribes.
- ❖ **Ask about all your options when you call!**

**[1-877-774-8570 (TTY 1-866-205-6207)**

**8 a.m. – 6 p.m., Monday – Thursday, and**

**8 a.m. – 5 p.m., Friday, CST**

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Medicare-approved HMO, PPO, PDP, and PFFS plans are available to anyone entitled to Part A or enrolled in Part B of Medicare through age or disability (for Medicare Advantage plans, individuals must have both Part A and Part B). You must continue to pay your Medicare-applicable premiums if not otherwise paid for under Medicaid or by another third party. Enrollment period restrictions apply, call Humana for details: Toll-free [1-800-457-4708 (TTY 1-877-833-4486) 8 a.m. – 8 p.m., seven days a week.]

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